ABSTRACT OF THE DISCLOSURE

To enable settlement with a real-time nature and a high security that needs no certification data directly connected to an individual.

Actions on a purchaser's end include an action of inputting the purchaser's ID, the n-th action of inputting the n-th password used at the n-th time to a terminal, an action of inputting the (n+1)-th password used at the (n+1)-th time to the terminal, and an action of inputting contents to the terminal. Actions on a seller's end include an action of distributing the contents to the purchaser, and an action of subtracting a price corresponding to the contents from the balance in a database. A serial number being peculiar to the seller and being unchangeable is collated with a password being changeable, and the password can be changed every time a purchase is implemented so that a security is significantly raised. Unchanging the password under a state where it can be changed is substantially equal to changing for a third party so that it is not necessary to change the password every time a purchase is implemented. The prepaid card can safely be distributed to an unspecified number of people.